February 18, 2000

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

> Re: New U.S. Patent Application of
> Inventors: Ravi Acharya and Jack Kang
> Title: "System and Method for Electronic Deposit of Third-Party Checks
> by Non-Commercial Banking Customers from Remote Locations

Dear Sir:

Attached is a new application for filing in the United States Patent and Trademark Office, including ten (10) pages of specification, including four (4) pages of claims (numbered 1-29) and an Abstract, and three (3) pages of drawings (Figures 1-3).

This application is being filed without a filing fee and without Declaration under 37 C.F.R. § 1.53(b). Accordingly, Applicant is believed to be entitled to a filing date based upon the U.S. Patent and Trademark Office's receipt of the attached specification and drawings. Therefore, it is respectfully requested that a filing date of February 18, 2000 be granted to this application. The filing fee and executed Declaration will be timely filed.

In the event any fee is due, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206. A duplicate of this sheet is attached.

Please direct all communication concerning this application to:

> Thomas J. Scott, Jr.
> Hunton & Williams
> 1900 K Street, N.W., Suite 1200
> Washington, D.C. 20006-1109

Respectfully submitted,

HUNTON & WILLIAMS

George Goyellis
Reg. No. 43,632
for

By: _____

Stephen T. Schreiner
Registration No. 43,097

STS/SRO:rsp
Enclosures